

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **08-40633**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/1/08 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s):

Nickolas Ryan Call
aka Nick Call
dba Permanent Addictions Tattoo Studio
dba World Imports
3407 W. 81st St.
Sioux Falls, SD 57108

Case Number:

08-40633

Social Security/Taxpayer ID Numbers:

xxx-xx-2774

Attorney for Debtor(s):

Mark T. Steffan
123 S Main Avenue, Suite 206
Sioux Falls, SD 57104
Telephone number: 605-338-5091

Bankruptcy Trustee:

Lee Ann Pierce
Trustee
PO Box 524
Brookings, SD 57006
Telephone number: 605-692-9415

Meeting of Creditors:

Date: **October 31, 2008**Time: **02:00 PM**Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:
12/30/08

To Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

400 S. Phillips Ave., Room 104
Sioux Falls, SD 57104-6851
Telephone number: 605-357-2400

For the Court:

Frederick M. Entwistle
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 10/2/08

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

| | |
|--|---|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) <i>or</i> to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline. |
| Exempt Property | The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF). |
| Foreign Creditors | Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights. |
| Debtor Identification | Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case. |

— Refer to Other Side for Important Deadlines and Notices —

CERTIFICATE OF NOTICE

District/off: 0869-4
Case: 08-40633

User: dmick
Form ID: b9a

Page 1 of 2
Total Served: 101

Date Rcvd: Oct 02, 2008

The following entities were served by first class mail on Oct 04, 2008.

db +Nickolas Ryan Call, 3407 W. 81st St., Sioux Falls, SD 57108-5911
aty +Mark T. Steffan, 123 S Main Avenue, Suite 206, Sioux Falls, SD 57104-6430
tr +Lee Ann Pierce, Trustee, PO Box 524, Brookings, SD 57006-0524
ust +Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
897136 +AAA Refrigeration, 47065 271st St., Sioux Falls, SD 57108-8140
897141 +AT&T Uneversal Card, PO Box 688911, Des Moines, IA 50368-8911
897137 +Academy Collection Sevice, 10965 Decatur Rd, Philadelphia, PA 19154-3294
897138 +Access Alliance, PO Box 87887, Sioux Falls, SD 57109-7887
897204 +Action Professional Services, PO Box 675, 408 S. 2nd Ave. Ste 202,
Sioux Falls, SD 57104-6919
897139 +Allied American Credit, PO Box 3766, 901 E 2nd, Ste 210, Spokane, WA 99202-2257
897140 +Allied Interstate, Consumer Service Dept, PO Box 361477, Columbus, OH 43236-1477
897142 Auto Owners Insurance, PO Box 30315, Lansing, MI 48909-7815
897145 +Avera McKennan Hospital, 800 E 21st St., Sioux Falls, SD 57105-1096
897146 Axis Capital inc, Dept 1685, Denver, CO 80291-1685
897147 +BB&B Ventures, 805 S Minnesota Ave, Sioux Falls, SD 57104-4828
897148 +Brian J. Bauer, PC, 5027 S. Western Ave., Suite 200, Sioux Falls SD 57108-2663
897162 +CPS, 3556 S Gateway Blvd, 303, Sioux Falls, SD 57106-1532
897150 +Canned Ads, 1551 Indian Hills Dr, Ste 1, Sioux City, IA 51104-1800
897151 +Capital Mgmt Services, 726 Exchange St, Ste 700, Buffalo, NY 14210-1464
897154 +Chemical Sanitizing Systems, PO Box 156, LeMars, IA 51031-0156
897155 Chemical Sanitizing Systems, Ltd., Box 156, Le Mars, IA 51031-0156
897156 Citi Cards, PO Box 45165, Jacksonville, FL 32232-5165
897157 Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
897158 Citibank, Encore Receivable Mgmt, PO Box 7000, Olathe, KS 66063-0700
897159 +City of Sioux Falls, 1201 N Western Ave., Sioux Falls, SD 57104-1201
897160 +Client Services, 3451 Harry Truman Blvd, St. Charles, MO 63301-9816
897161 +Colton Print Shop, PO Box 157, Colton, SD 57018-0157
897163 Credit Collections Bureau, PO Box 9490, Rapid City, SD 57709-9490
897164 +Credit Mgmt Services, 9525 Sweet Valley Dr., Valley View, OH 44125-4237
897165 +Culligan, 1510 W. 51st St, Sioux Falls, SD 57105-6655
897166 +Dialnet, 3109 W. 41st St., Sioux Falls, SD 57105-4290
897167 +Direct TV, PO Box 78626, Phoenix, AZ 85062-8626
897168 +Elite Electric, Inc, PO Box 795, 705 9th Ave. N, Brandon, SD 57005-0795
897170 +Encore Receivable Mgmt, PO Box 47248, Oak Park, MI 48237-4948
897169 Encore Receivable Mgmt, 400 N Rogers Rd, PO Box 3330, Olathe, KS 66063-3330
897172 FSB Card Service, PO Box 9487, Minneapolis, MN 55440-9487
897171 +Fast Signs, 709 S. Minnesota, Sioux Falls, SD 57104-4826
897173 GE Money/Sams Club, PO Box 530970, Atlanta, GA 30353-0970
897174 Girton Adams Co., 735 S. Second St., PO Box 897, Sioux Falls, SD 57101-0897
897175 Hair Essence, PO Box 1615, Grand Rapids, MI 49501-1615
897176 Hauge Assc., PO Box 88610, Sioux Falls, SD 57109-8610
897178 IC Systems, 444 Highway 96E, PO Box 64887, St. Paul, MN 55164-0887
897179 +JF Broadcasting, 3220 W. 57th St., Ste. 111, Sioux Falls, SD 57108-3146
897181 Johnson, Rodenburg & Lauinger, 1004 E. Central Ave, Bismarck, ND 58501-1936
897182 +Justice Fire and Safety, PO Box 903, 302 S Lewis Ave., Sioux Falls, SD 57103-1828
897187 +LTD Financial Services, 7322 SW Freeway, Ste 1600, Houston, TX 77074-2053
897186 +LTD Financial Services, 7322 Southwest Freeway, Ste 1600, Houston, TX 77074-2053
897183 Law Office of Bennett & DeLoney, PO Box 190, Midvale, UT 84047-0190
897184 +Leading Edge Recovery Solutions, 5440 N Cumberland Ave., Ste 300, Chicago, IL 60656-1486
897185 +Lineweld, 4900 N 4th Ave., Sioux Falls, SD 57104-0427
897190 +MRS Associates, 3 Executive Campus, Ste 400, Cherry Hill, NJ 08002-4114
897188 MidAmerican Energy Co, PO Box 8020, Davenport, IA 52808-8020
897189 +Midwest Alarm Co., 2300 S. Dakota Ave., Sioux Falls, SD 57105-3844
897191 +N. Cliff Iron & Brass Co., 3509 N. Cliff Ave., Sioux Falls, SD 57104-0866
897193 +NBE Business Solutions, 301 S. Garfield Ave., Sioux Falls, SD 57104-3140
897194 NCO Financial Systems, PO Box 15889, Wilmington, DE 19850-5889
897192 National Action Financial Serv., PO Box 9027, Williamsville, NY 14231-9027
897195 +Novak Sanitary Service, 5000 W. 8th St., Sioux Falls, SD 57107-0560
897196 Oceans of the Midwest, ADDRESS UNKNOWN 10-2-08 per Atty Steffan, Sioux Falls, SD
897197 Orbitcom, 1701 N Louise Ave, Sioux Falls, SD 57107-0210
897198 +Oscar Devries, The Insurance Connection, 1408 S. Minnesota Ave., Sioux Falls, SD 57105
897199 People First Recoveries, 2080 Elm St. SE, Minneapolis, MN 55414-2531
897201 +Peppermill Properties, c/o Scott Gilbert, 5200 S. Cliff Ave., Sioux Falls, SD 57108-5436
897200 +Peppermill Properties, c/o Scott Gilbert Construction Co., 5200 South Cliff Ave.,
Sioux Falls, SD 57108-5436
897202 +Pinnacle Financial Group, 7825 Washington Ave. S, Ste 310, Minneapolis, MN 55439-2424
897203 Pro Consulting Services, PO Box 66768, Houston, TX 77266-6768
897205 +Redline Recovery Services, 1145 Sanctuary Pkwy, Ste 350, Alpharetta, GA 30009-4756
897207 +Roto Rooter, PO Box 623, Sioux Falls, SD 57101-0623
897208 +Schaffer Law Office, 7 Market St. Ste 101, PO Box 517, Vermillion, SD 57069-0517
897209 +Servall Towel & Linen Supply, 828 1/2 N. Main Ave., Sioux Falls, SD 57104-5908
897210 +Service Investment Collection, 7 Market St, PO Box 517, Vermillion, SD 57069-0517
897143 +Sharon Feser, 310 E 11th St, Dell Rapids, SD 57022-1000
897212 +Sioux Valley, 1305 W 18th St., Sioux Falls, SD 57105-0496
897213 Social Security Administration, Data Operations Center, Wilkes-Barre, PA 18769-0001
897214 +Sunbelt Business Advisors, 3516 S. Western Ave., Sioux Falls, SD 57105-6144
897215 +Tessiers, 700 W Cherokee St, Sioux Falls, SD 57104-0339
897216 Tiburon Financial, LLC, 218 A S. 108th Ave., Omaha, NE 68154-2631
897217 +Transworld Systems, 2235 Mercury Way, Ste 275, Santa Rosa, CA 95407-5463
897135 +Troy Capital, LLC, Johnson, Rodenburg & Lauinger, 1004 East Central Ave.,
Bismarck, ND 58501-1936

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Case: 08-40633User: dmick
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897144 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, Cardmember Services, PO Box 790084,
St. Louis, MO 63179-0084)

897218 +Unemployment Tax Administration, PO Box 4730, Aberdeen, South Dakota 57402-4730

897219 +United Collection Bureau, 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614-1501

897220 +Van Ru Credit Corp, 10024 Skokie Blvd, Ste 2, Skokie, IL 60077-1037

897221 +Variety Foods, Inc., 1509 North Industrial Ave., Sioux Falls, SD 57104-0257

897222 +Vermillion Live, c/o Mike Vermillion, 3713 North 9th Ave., Sioux Falls, SD 57104-0815

897224 Viking Collection Service, PO Box 59207, Minneapolis, MN 55459-0207

897231 +Wells Fargo Bank, PO Box 9210, Des Moines, IA 50306-9210

897230 Wells Fargo Bank, Payment Remittance Center, PO Box 6426, Carol Stream, IL 60197-6426

897229 Wells Fargo Bank, PO Box 54780, Los Angeles, CA 90054-0780

897228 +Wells Fargo Bank, PO Box 348750, Sacramento, CA 95834-8750

897232 +Wells Fargo Card Services, PO Box 9210, Des Moines, IA 50306-9210

897233 Wingert Insurance, PO Box 84807, Sioux Falls, SD 57118-4807

897234 Xcel Energy, Northern States Power, PO Box 8, Eau Claire, WI 54702-0008

897235 Yellow Book, USA, PO Box 6448, Carol Stream, IL 60197-6448

The following entities were served by electronic transmission on Oct 02, 2008.

897152 EDI: CAPITALONE.COM Oct 02 2008 20:38:00 Capital One, PO Box 60067,
City Industry, CA 91716-0067

897153 EDI: CHASE.COM Oct 02 2008 20:43:00 Chase Bank USA, Cardmember Services,
Wilmington, DE 19886-5548

897157 EDI: CITICORP.COM Oct 02 2008 20:38:00 Citibank, PO Box 6077, Sioux Falls, SD 57117-6077

897177 EDI: HFC.COM Oct 02 2008 20:43:00 HSBC Bank Nevada, PO Box 5244,
Carol Stream, IL 60197-5244

897206 EDI: HFC.COM Oct 02 2008 20:43:00 Retail Services, PO Box 5238,
Carol Stream, IL 60197-5238

897211 +EDI: RESURGENT.COM Oct 02 2008 20:38:00 Sherman Originator LLC, PO Box 10497,
Greenville, SC 29603-0497

897144 EDI: USBANKARS.COM Oct 02 2008 20:43:00 US Bank, Cardmember Services, PO Box 790084,
St. Louis, MO 63179-0084

897224 E-mail/Text: bmyers@vikingservice.com Viking Collection Service,
PO Box 59207, Minneapolis, MN 55459-0207

897227 EDI: PROVID.COM Oct 02 2008 20:38:00 Washington Mutual, PO Box 660487,
Dallas, TX 75266-0487

897226 EDI: PROVID.COM Oct 02 2008 20:38:00 Washington Mutual, PO Box 99604,
Arlington, TX 76096-9604

897231 +EDI: WFFC.COM Oct 02 2008 20:43:00 Wells Fargo Bank, PO Box 9210,
Des Moines, IA 50306-9210

897230 EDI: WFFC.COM Oct 02 2008 20:43:00 Wells Fargo Bank, Payment Remittance Center,
PO Box 6426, Carol Stream, IL 60197-6426

897228 +EDI: WFFC.COM Oct 02 2008 20:43:00 Wells Fargo Bank, PO Box 348750,
Sacramento, CA 95834-8750

897232 +EDI: WFFC.COM Oct 02 2008 20:43:00 Wells Fargo Card Services, PO Box 9210,
Des Moines, IA 50306-9210

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

897225* +Viking Collection Service, Inc, PO Box 59207, Minneapolis, MN 55459-0207

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2008

Signature:

